

United States Bankruptcy Court

Eastern District of New York
271 Cadman Plaza East, Suite 1595
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-05-33254-jf

James C Meselsohn
aka James Craig Meselsohn

SSN/TAX ID:

CHAPTER: 7

xxx-xx-7332

DEBTOR(s)

**DISCHARGE OF DEBTOR(S)
ORDER OF FINAL DECREE**

A petition under title 11, United States Code was filed by or against the Debtor(s) on October 15, 2005; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED :

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- David J Doyaga (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: April 18, 2006

s/ Jerome Feller
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF SERVICE

District/off: 0207-1
Case: 05-33254

User: dusher
Form ID: 262

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Total Served: 34

Date Rcvd: Apr 18, 2006

The following entities were served by first class mail on Apr 20, 2006.
db +James C Meselsohn, 2775 East 12 Street, Brooklyn, NY 11235-4655
aty +Jeffrey B Peltz, 26 Court Street, Brooklyn, NY 11242-1805
tr +David J Doyaga, 16 Court Street, Ste. 2300, Brooklyn, NY 11241-1023
smg +Deirdre A. Martini, Office of the United States Trustee, 33 Whitehall Street - 22nd Floor, New York, NY 10004-2133
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit - TCD, Bldg. 8, Room 455, W. A. Harriman State Campus, Albany, NY 12227-0001
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
5136461 +ASSOC CRDIT SERVICE, PO BOX 5171, WESTBORO, MA 01581-5171
5136464 +FIRST NATIONAL COLLECTION BUREAU, INC., 3631 WARREN WAY, RENO, NV 89509-5241
5136465 +FIRST USA BANK, 1001 JEFFERSON PLAZA, WILMINGTON, DE 19801-1493
5136466 +GREAT SENECA FINANCIAL CORP, 39 LEWIS STREET, GREENWICH, CT 06830-5553
5136467 +HAIR CLUB FOR MEN, 1110 SOUTH AVENUE, STATEN ISLAND, NY 10314-3403
5136468 +HOUSEHOLD BANK, PO BOX 80084, SALINAS CA 93912-0084
5136469 +JEFFERSON CAPITAL SYSTEMS, LLC, 16 MCLELAND ROAD, ST CLOUD MN 56303-2198
5136470 +LAW OFFICE OF JEFFREY G. LERMAN, P.C., 170 OLD COUNTRY ROAD, STE 600, MINEOLA, NY 11501-4322
5136471 LAW OFFICES OF COHEN & SLAMOWITZ, LLP, P.O. BOX 9004, WOODBURY, NY 11797-9004
5136472 +MACYS, PO BOX 29116, SHAWNEE MISSION, KS 66201-1416
5136473 +MIDLAND CREDIT MANAGEMENT, 8875 AERO DR, SAN DIEGO, CA 92123-2251
5136474 +MIDLAND CREDIT MANAGEMENT, INC, 8875 AERO DR, SAN DIEGO, CA 92123-2251
5136475 +MRC RECEIVABLES ACCOUNT, C/O JEFFERSON CAPITAL SYSTEMS, 16 MCLELAND ROAD, ST. CLOUD, MN 56303-2198
5136476 +NEW YORK METHODIST HOSPITAL, 506 SIXTH STREET, BOX 159008, BROOKLYN, NY 11215-3645
5136477 +OMNIPOINT COMMUNICATION, C/O SUPERIOR ASSET MANAGEMENT, 18167 US HIGHWAY, 19N STREET, CLEARWATER, FL 33764-3528
5136478 PARK SLOPE EMERGENCY, PO BOX 681 VAN BRUNT STATION, BROOKLYN, NY 11215
5136479 +PAUL MICHAEL MARKETING, 18609 UNION TPKE, FLUSHING, NY 11366-1733
5136480 +PORTFOLIO RECVRY, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4962
5136481 PROFESSIONAL CLAIMS BUREAU, INC, PO BOX 9060, HICKSVILLE, NY 11802-9060
5136482 SEARS, PO BOX 182532, COLUMBUS, OH 43218-2532
5136483 SHIEL MEDICAL LABORATORY, 63 FLUSHING AVENUE, UNIT 336, BROOKLYN, NY 11205-1083
5136484 +SUPERIOR ASSET MANAGEM, 18167 US HIGHWAY 19 N ST, CLEARWATER, FL 33764-3528
5136485 +SUPERIOR ASSET MANAGEMENT, PO BOX 6740, CLEARWATER FL 33758-6740
5136486 VOICESTREAM WIRELESS, PO BOX 742596, CINCINNATI OH 45274-2596

The following entities were served by electronic transmission on Apr 18, 2006 and receipt of the transmission was confirmed on:

5136460 +EDI: ACCE.COM Apr 18 2006 15:07:00 ASSET ACCEPTANCE LLC, PO BOX 2036, WARREN, MI 48090-2036
5136462 EDI: CAPITALONE.COM Apr 18 2006 15:07:00 CAPITAL ONE, PO BOX 85167, RICHMOND, VIRGINIA 23285-5167
5136463 Fax: 602-221-4614 Apr 18 2006 18:30:25 CHASE MANHATTAN BANK, PO BOX 15129, WILMINGTON, DE 19850-5129
5136468 EDI: HFC.COM Apr 18 2006 15:07:00 HOUSEHOLD BANK, PO BOX 80084, SALINAS CA 93912-0084
5136473 +EDI: MID8.COM Apr 18 2006 15:07:00 MIDLAND CREDIT MANAGEMENT, 8875 AERO DR, SAN DIEGO, CA 92123-2251
5136474 +EDI: MID8.COM Apr 18 2006 15:07:00 MIDLAND CREDIT MANAGEMENT, INC, 8875 AERO DR, SAN DIEGO, CA 92123-2251
5136482 EDI: SEARS.COM Apr 18 2006 15:07:00 SEARS, PO BOX 182532, COLUMBUS, OH 43218-2532
TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2006

Signature: 